

*Mutual*  
**OF OMAHA**



*your good neighbor*

MUTUAL OF OMAHA INSURANCE COMPANY

V. J. SKUTT  
CHAIRMAN OF THE BOARD

D. D. ULFERS  
PRESIDENT

HOME OFFICE OMAHA, NEBRASKA

*led*

WASHINGTON, D.C., REGIONAL GROUP OFFICE  
SUITE 1215, 1750 PENNSYLVANIA AVE., N.W.  
WASHINGTON, D.C. 20006  
298-8084

NORMAN C. CONWAY  
MANAGER

September 8, 1967

PERSONAL & CONFIDENTIAL

Government Employees  
Health Association  
Post Office Box 463  
Washington, D.C. 20044

STAT

G.E.H.A. Hospital  
Indemnity Program

Dear

STAT

I am enclosing two retention exhibits one based on a \$10 per day indemnity program and the other based on a \$20 per day indemnity program for employees only.

Should you have any questions, please do not hesitate to contact me.

Sincerely,

*N C Conway*  
Norman C. Conway  
Regional Manager

NCC:sak  
Enc.

NAME G.E.H.A. HOSPITAL INDEMNITY PROGRAMRETENTION EXHIBIT

Health	Net Annual Premium	Incurred Claims	EE Lives	3,000	Administration:		Commission:
Total	\$48,600	\$34,020			IBM Cards	Self-Administration	10 Yr. Level
	\$48,600	\$34,020			Initial Certs	Self-Administration	
					Renewal Certs	Self-Administration	
					Benefits	Self-Administration	

Year	Net Annual Premium	Incurred Claims	Retention	Refund	Agent Commission	Taxes	Administrative Expense	Amortization of Acquisition	Risk Charge
1	\$48,600	\$34,020	\$6,549 13.48%	\$8,031 16.52%	\$1,257	\$811	\$2,949	\$803	\$729
2	48,600	34,020	6,548 13.47	8,032 16.53	1,257	811	2,949	802	729
3	48,600	34,020	6,300 12.96	8,280 17.04	1,257	806	2,949	802	486
4	48,600	34,020	6,300 12.96	8,280 17.04	1,257	806	2,949	802	486
5	48,600	34,020	6,300 12.96	8,280 17.04	1,257	806	2,949	802	486
6	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
7	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
8	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
9	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
10	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
10 yr. Avg.	48,600	34,020	5,941 12.22	8,639 17.78	1,257	799	2,949	401	535

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6	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
7	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
8	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
9	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
10	48,600	34,020	5,482 11.28	9,098 18.72	1,257	790	2,949	-	486
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NAME G.E.H.A. HOSPITAL INDEMNITY PROGRAMRETENTION EXHIBIT

Health	Net Annual Premium	Incurred Claims	EE Lives	3,000	Administration:	Commission:
Total	<u>\$97,200</u>	<u>\$68,040</u>			IBM Cards	10 Yr. Level
	<u>\$97,200</u>	<u>\$68,040</u>			Initial Certs	
					Renewal Certs	
					Benefits	

Year	Net Annual Premium	Incurred Claims	Retention	Refund	Agent Commission	Taxes	Administrative Expense	Amortization of Acquisition	Risk Charge
1	\$97,200	\$68,040	\$10,096 10.39%	\$19,064 19.61%	\$1,826	\$1,562	\$4,101	\$1,149	\$1,458
2	97,200	68,040	10,094 10.38	19,066 19.62	1,826	1,562	4,101	1,147	1,458
3	97,200	68,040	9,598 9.87	19,562 20.13	1,826	1,552	4,101	1,147	972
4	97,200	68,040	9,598 9.87	19,562 20.13	1,826	1,552	4,101	1,147	972
5	97,200	68,040	9,598 9.87	19,562 20.13	1,826	1,552	4,101	1,147	972
6	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
7	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
8	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
9	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
10	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
10 Yr. Avg.	97,200	68,040	9,112 9.37	20,048 20.63	1,826	1,542	4,101	574	1,069

NAME G.E.H.A. HOSPITAL INDEMNITY PROGRAMRETENTION EXHIBIT

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Total	Premium	Claims	EE Lives	3,000		IBM Cards	Self-Administration	10 Yr. Level
	\$97,200	\$68,040				Initial Certs	Self-Administration	
	\$97,200	\$68,040				Renewal Certs	Self-Administration	
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2	97,200	68,040	10,094 10.38	19,066 19.62	1,826	1,562	4,101	1,147	1,458
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4	97,200	68,040	9,598 9.87	19,562 20.13	1,826	1,552	4,101	1,147	972
5	97,200	68,040	9,598 9.87	19,562 20.13	1,826	1,552	4,101	1,147	972
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7	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
8	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
9	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
10	97,200	68,040	8,428 8.67	20,732 21.33	1,826	1,529	4,101	-	972
10 Yr. Avg.	97,200	68,040	9,112 9.37	20,048 20.63	1,826	1,542	4,101	574	1,069